

Application Serial No. 09/434,645
Examiner Charles Kyle

Amendments to the Claims:

1. (currently amended) A method for evaluating financial plans, comprising the steps of: receiving from a user financial plan information, comprising a predetermined initial value of an investment, at least one predetermined contribution amount at a predetermined contribution time, at least one predetermined withdrawal amount at a predetermined withdrawal time subsequent to the predetermined contribution time, and a plan duration;

selecting a first historical commencement date for a simulation of performance of a financial plan consistent with said financial plan information;

using historical financial market data commencing from said first historical commencement date, calculating the changes in said predetermined initial value of an investment for each time period in one or more series of successive historical time periods, said step of calculating including allowing for said predetermined contribution amount and said predetermined withdrawal amount, continuing until an expiration of the plan duration; and

selecting a plurality of second historical commencement dates and repeating the foregoing steps of calculation commencing with each of said second historical commencement dates; and

presenting calculated investment values resulting from said steps to an individual, wherein said steps of calculation are implemented by a processor.

2 (withdrawn). The method of claim 1, further comprising the step of presenting the result of said steps to an individual.

3 (original) The method of claim 1, wherein said investments are categorized in more than one asset category, and distinct historical data is employed in calculations for each of said asset categories.

4 (original). The method of claim 1, wherein the results of said calculation are compared to a selected financial goal.

5. (original) The method of claim 1, wherein, after each calculation relative to historical data, an adjustment of the investment value to simulate tax effects is made.

Application Serial No. 09/434,645
Examiner Charles Kyle

6. (original) The method of claim 1, further comprising the step of prompting a user to enter the initial investment value, and allocations to asset categories.

7. (currently amended) A system for evaluating financial plans, comprising:

means for receiving from a user financial plan information comprising a predetermined initial value of an investment, at least one predetermined contribution amount at a predetermined contribution time, at least one predetermined withdrawal amount at a predetermined withdrawal time subsequent to the predetermined contribution time, and a plan duration;

means for selecting a first historical commencement date for a simulation of performance of a financial plan consistent with said financial plan information;

means for using historical financial market data commencing from said first historical commencement date, calculating the changes in said predetermined initial value of an investment for each time period in one or more series of successive historical time periods, said step of calculating including allowing for said predetermined contribution amount and said predetermined withdrawal amount, continuing until an expiration of the plan duration;

means for selecting a plurality of second historical commencement dates and repeating the foregoing steps of calculation commencing with each of said second historical commencement dates; and

means for presenting calculated investment values resulting from said steps to an individual;

wherein said means for using comprises a processor executing stored instructions.

8 (withdrawn). The system of claim 7, further comprising means for presenting the result of said steps to an individual.

9(original). The system of claim 7, further comprising means for categorizing said investments in more than one asset category, and for employing distinct historical data in calculations for each of said asset categories.

10 (original). The system of claim 7, further comprising means for comparing the results of said calculation to a selected financial goal.

Application Serial No. 09/434,645
Examiner Charles Kyle

11 (original). The system of claim 7, further comprising means for, after each calculation relative to historical data, adjusting the investment value to simulate tax effects.

12 (original). The system of claim 7, further comprising means for prompting a user to enter the initial investment value, and allocations to asset categories.

13. (previously presented) A storage medium having stored therein a plurality of instructions, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the steps of:

receiving from a user financial plan information, comprising a predetermined initial value of an investment, at least one predetermined contribution amount at a predetermined contribution time, at least one predetermined withdrawal amount at a predetermined withdrawal time subsequent to the predetermined contribution time, and a plan duration;

selecting a first historical commencement date for a simulation of performance of a financial plan consistent with said financial plan information;

using historical financial market data commencing from said first historical commencement date, calculating the changes in said predetermined initial value of an investment for each time period in one or more series of successive historical time periods, said step of calculating including allowing for said predetermined contribution amount and said predetermined withdrawal amount, continuing until an expiration of the plan duration; and

selecting a plurality of second historical commencement dates and repeating the foregoing steps of calculation commencing with each of said second historical commencement dates;

presenting calculated investment values resulting from said steps to an individual.

14 (withdrawn). The storage medium of claim 13, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of presenting the result of said steps to an individual.

15 (original). The storage medium of claim 13, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of, for investments

Application Serial No. 09/434,645
Examiner Charles Kyle

categorized in more than one asset category, employing distinct historical data is employed in calculations for each of said asset categories.

16 (original). The storage medium of claim 13, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of comparing the results of said calculation to a selected financial goal.

17 (original). The storage medium of claim 13, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of, after each calculation relative to historical data, adjusting the investment value to simulate tax effects.

18 (original). The storage medium of claim 13, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of prompting a user to enter the intial investment value, and allocations to asset categories.

19. (currently amended) The method of claim 12, wherein each of said time intervals is identified upon presentation of the result of said steps to an individual.

20. (previously presented) The method of claim 4, wherein said selected financial goal comprises having a specified sum of assets available after a selected number of years.

21. (previously presented) The method of claim 6, further comprising the step of, prompting the user to change an asset allocation after a selected number of historical time intervals, and using a changed asset allocation in subsequent calculations.

22. (new) The method of claim 1, further comprising the step of receiving from the user a second predetermined withdrawal amount at a second withdrawal time.